

Form clsnodsc – ntclsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 17-10551-JNP
Chapter: 13
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Manuel Mercado
911 N 34th St
Camden, NJ 08105-4313

Social Security No.:
xxx-xx-1565

Employer's Tax I.D. No.:

NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above-named case will be closed without entry of discharge on or after June 8, 2020 for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: May 8, 2020
JAN: lgr

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 2

United States Bankruptcy Court
District of New JerseyIn re:
Manuel Mercado
DebtorCase No. 17-10551-JNP
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: clsnodscPage 1 of 1
Total Noticed: 3

Date Rcvd: May 08, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 10, 2020.

db Manuel Mercado, 911 N 34th St, Camden, NJ 08105-4313

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 08 2020 22:51:39 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 08 2020 22:51:35 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 10, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 8, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor U.S. Bank Trust National Association as Trustee for GIFM Holdings Trust dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Denise E. Carlon on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRUST, NOT INDIVIDUALLY BUT AS TRUSTEE FOR VENTURES TRUST 2013-I-H-R, A DELAWARE TRUST WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRU dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

Justin Plean on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRUST, NOT INDIVIDUALLY BUT AS TRUSTEE FOR VENTURES TRUST 2013-I-H-R, A DELAWARE TRUST WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRU jplean@rasflaw.com, bkyecf@rasflaw.com; ras@ecf.courtdrive.com

Kevin M. Buttery on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY bkyefile@rasflaw.com

Laura M. Egerman on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRUST, NOT INDIVIDUALLY BUT AS TRUSTEE FOR VENTURES TRUST 2013-I-H-R, A DELAWARE TRUST WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRU bkyecf@rasflaw.com, bkyecf@rasflaw.com; legerman@rasnj.com

Melissa N. Licker on behalf of Creditor Wilmington Savings Fund Society NJ_ECF_Notices@mccalla.com, mccallaecf@ecf.courtdrive.com

Phillip Andrew Raymond on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRUST, NOT INDIVIDUALLY BUT AS TRUSTEE FOR VENTURES TRUST 2013-I-H-R, A DELAWARE TRUST WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRU phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com

R. A. Lebron on behalf of Creditor FAY SERVICING LLC, as servicer for WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRUST, NOT INDIVIDUALLY BUT AS TRUSTEE FOR VENTURES TRUST 2013-I-H-R, A DELAWARE TRUST bankruptcy@feinsuch.com

Rebecca Ann Solarz on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY rsolarz@kmlawgroup.com

Sindi Mncina on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY smncina@rascrane.com

Tamika Nicole Wyche on behalf of Debtor Manuel Mercado dpdlawyer@comcast.net, G30609@notify.cincompass.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 14